

books but was not an authorized signer. Sipes would present a blank check to Church members who were authorized signers on the Church's accounts and tell them the purpose of the check. Once the check was signed, Sipes would then be responsible for sending the check to the appropriate party and would record the date, amount, intended purpose and recipient of the check on the Church's check registers.

5. Beginning at an unknown time, but including on or about January 16, 2009, and continuing through about July 26, 2019, in Ripley County within the Eastern District of Missouri and elsewhere, Sipes devised a scheme to obtain funds, to which Sipes was not entitled, which were owned by the Church and in the custody and control of the People's Community Bank of Doniphan Missouri, by writing checks on the Church's accounts with the People's Community Bank.

C. MEANS AND METHODS OF THE SCHEME AND ARTIFICE TO DEFRAUD

6. Sipes would present blank checks to Church members who had signature authority over the Church's funds on deposit with the People's Community Bank. Sipes would tell the members that the checks were intended for legitimate purposes, but some were used for the personal enrichment of Sipes, who would at times make the signed checks payable to herself, or to businesses to whom she owed money without authority from the Church to do so. The Bank would routinely honor and pay the falsified checks to Sipes' benefit. Sipes would then typically falsify the Church check register in order to disguise the thefts. Sipes was not entitled to receive the benefit of these funds from the Church.

7. As a result of the foregoing scheme and artifice to obtain money belonging to the Church and in the custody and control of the People's Community Bank, Sipes unlawfully obtained approximately \$121,620.89 of funds by writing numerous checks on the Church's

accounts at the People's Community Bank without authorization from the Church between on or about January 16, 2009, and continuing through about July 26, 2019.

THE CHARGES

THE GRAND JURY CHARGES THAT:

8. On or about May 10, 2019, in Ripley County, in the Southeastern Division of the Eastern District of Missouri, the defendant, Ruby P. Sipes, for the purpose of executing the aforesaid scheme and artifice to obtain funds belonging to the Emmanuel Baptist Church and under the custody or control of the People's Community Bank, knowingly prepared and negotiated a check drawn on an account of the Church at the People's Community Bank, check number 021549 in the amount of \$1,050.00 and made payable to Ruby Sipes, without authority from the Church to do so, and said check was honored and paid by the bank, in violation of Title 18, United States Code, Section 1344.(2).

COUNT II

THE GRAND JURY FURTHER CHARGES THAT:

9. All the allegations contained in paragraphs 1 through and including paragraph 7 of Count I of this Indictment, are re-alleged and incorporated by reference as if fully set forth herein.

10. On or about June 7, 2019, in Ripley County, in the Southeastern Division of the Eastern District of Missouri, the defendant, Ruby P. Sipes, for the purpose of executing the aforesaid scheme and artifice to obtain funds belonging to the Emmanuel Baptist Church and under the custody or control of the People's Community Bank, knowingly prepared and negotiated a check drawn on an account of the Church at the People's Community Bank, check

number 021575 in the amount of \$1,300.00 and made payable to Ruby Sipes, without authority from the Church to do so, and said check was honored and paid by the bank, in violation of Title 18, United States Code, Section 1344.(2).

COUNT III

THE GRAND JURY FURTHER CHARGES THAT:

11. All the allegations contained in paragraphs 1 through and including paragraph 7 of Count I of this Indictment, are re-alleged and incorporated by reference as if fully set forth herein.

12. On or about July 8, 2019, in Ripley County, in the Southeastern Division of the Eastern District of Missouri, the defendant, Ruby P. Sipes, for the purpose of executing the aforesaid scheme and artifice to obtain funds belonging to the Emmanuel Baptist Church and under the custody or control of the People's Community Bank, knowingly prepared and negotiated a check drawn on an account of the Church at the People's Community Bank, check number 021635 in the amount of \$1,705.95 and made payable to Ruby Sipes, without authority from the Church to do so, and said check was honored and paid by the bank, in violation of Title 18, United States Code, Section 1344.(2).

FORFEITURE ALLEGATION

The Grand Jury further finds by probable cause that:

1. Pursuant to Title 18, United States Code, Sections 981(a) and Title 28, United States Code, Section 2461(c), upon conviction of an offense in violation of Title 18, United States Code, Section 1343 as set forth in Counts I, II and III, the defendant shall forfeit to the United States of

America any property, real or personal, constituting or derived from any proceeds traceable to such violations.

2. Subject to forfeiture is a sum of money equal to the total value of any property, real or personal, constituting or derived from any proceeds traceable to said violations, the amount of which is at least \$121,620.89.

3. If any of the property described above, as a result of any act or omission of the defendant:

- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third party;
- c. has been placed beyond the jurisdiction of the court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property which cannot be divided without difficulty,

the United States of America will be entitled to the forfeiture of substitute property pursuant to Title 21, United States Code, Section 853(p).

A TRUE BILL.

FOREPERSON

SAYLER A. FLEMING
United States Attorney

Tim J. Willis, # 62428MO
Assistant United States Attorney